

In re:
Wai Kwan Lo Phung
Debtor

Case No. 24-12043-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 04, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2024:

Recip ID	Recipient Name and Address
db	+ Wai Kwan Lo Phung, 2531 Valley View Road, Bensalem, PA 19020-2262

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Indenture Trustee for Newcastle Mortgage Securities Trust 2007-1 bkgroup@kmlawgroup.com
KELLY LYN EBERLE	on behalf of Creditor Bucks County Tax Claim Bureau keberle@grimlaw.com ksaborsky@grimlaw.com
MICHAEL KEVIN MARTIN	on behalf of Creditor Bucks County Tax Claim Bureau mmartin@grimlaw.com ksaborsky@grimlaw.com
PAUL H. YOUNG	on behalf of Debtor Wai Kwan Lo Phung support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Wai Kwan Lo Phung : Chapter 13
Debtor : Bankruptcy No. 24-12043-amc

CONSENT ORDER

AND NOW, this 15th day of August, 2024 upon agreement of the parties in lieu of the Chapter 13 Standing Trustee's filing a motion to dismiss with prejudice, it is

ORDERED, that because this is the Debtor's third Chapter 13 bankruptcy filing since 2020, if this case is dismissed for any reason Debtor shall be prohibited from filing, individually or jointly, any subsequent bankruptcy within one (1) year without further leave of court from date of dismissal order of case. And it is further

ORDERED, that this Consent Order shall be effective without any further reference to its terms in any subsequent dismissal of this case, regardless of the circumstances of the dismissal, the identity of the party moving for the dismissal, or the express terms of the order dismissing the case. The dismissal of the case, in and of itself, shall be sufficient to effectuate this Consent Order and the barring of the Debtor from further filings in accordance with its terms.

Date: August 15, 2024



Scott F. Waterman, Esquire
Chapter 13 Standing Trustee

Date: 8/22/24



Attorney for Debtor

Date: 08/22/24



Debtor

BY THE COURT:

Date: Sept. 4, 2024



HON. ASHELY M. CHAN
CHIEF BANKRUPTCY JUDGE